

## Information to identify the case:

Debtor 1:	<b>Philip Marvin Green</b>	Social Security number or ITIN:	xxx-xx-4727
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Deborah Maxine Green</b>	Social Security number or ITIN:	xxx-xx-0169
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/8/13
Case number:	<b>13-10377-JNP</b>	Date case converted to chapter:	7 4/11/17

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Philip Marvin Green	Deborah Maxine Green
2. All other names used in the last 8 years		aka Deborah Giddens-Green
3. Address	114 Quiet Road Sicklerville, NJ 08081	114 Quiet Road Sicklerville, NJ 08081
4. Debtor's attorney Name and address	Joel R. Spivack Law Office of Joel R. Spivack 1820 Chapel Avenue West Suite 195 Cherry Hill, NJ 08002	Contact phone (856) 488-1200
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 4/17/17
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>June 2, 2017 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Bridge View Building, Suite 102,  800 Cooper Street, Camden, NJ  08101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/1/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Philip Marvin Green  
 Deborah Maxine Green  
 Debtors

Case No. 13-10377-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.

db/jdb  
 tr  
 513599016 +Philip Marvin Green, Deborah Maxine Green, 114 Quiet Road, Sicklerville, NJ 08081-5625  
 513599017 +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317  
 513697403 +Acs/college Loan Corp, C/o Acs, Utica, NY 13501  
 +American General Finan/Mariner Finance, Springleaf Financial/Attn: Bankruptcy De,  
 Po Box 3251, Evansville, IN 47731-3251  
 513656116 +American Student Assistance Guarantor, 100 Cambridge Street, Suite 1600,  
 Boston, MA 02114-2567  
 515143392 College Loan Corp., c/o Xerox, P. O. Box 22724, Long Beach, CA 90801-5724  
 515143393 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 513918747 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 +Lynne T. Associates, L.L.C., c/o Kevin Huang, Esquire, Dilworth Paxson LLP,  
 457 Haddonfield Road - Suite 700, Cherry Hill, NJ 08002-2221  
 513599027 +Lynne T. Associates, LLC, 13 Mount Pleasant Drive, Aston, PA 19014-1407  
 513599029 Mariner Finance, 5851 Route 42 Plaza 42, Suite 16, Turnersville, NJ 08012  
 513599028 +Mariner Finance, 5851 Rt. 42, Plaza 42, Suite 16, Blackwood, NJ 08012-1460  
 513599030 +Mariner Finance, LLC, PO Box 35394, Dundalk, MD 21222-7394  
 513599031 Mariner Finance, LLC, 5851 Rt. 42 Plaza 42, Suite 16, Turnersville, NJ 08012  
 516354844 Navient Solutions, Inc, PO Box 9640, Wilkes, Barre, PA 18773-9640  
 515409866 Navient fka Sallie Mae PC Trust, P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 513599034 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)  
 516704890 +U.S Bank National Association, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave,  
 suite # 100, Boca Raton Fl. 33487-2853  
 513919528 +U.S. BANK NATIONAL ASSOCIATION ND, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 516705311 +U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., Bankruptcy Department,  
 6409 Congress Ave Suite 100, Boca Raton, FL 33487-2853  
 513599037 +US Bank Default Management, Loc: CN-OH-X5, PO Box 1038, Cincinnati, OH 45201-1038  
 513599038 US Bank Home Mortgage, PO Box 20005, Owensboro, KY 42304-0005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty

E-mail/Text: joel@spivacklaw.com Apr 17 2017 23:05:35 Joel R. Spivack,  
 Law Office of Joel R. Spivack, 1820 Chapel Avenue West, Suite 195,  
 Cherry Hill, NJ 08002  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 17 2017 23:06:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 17 2017 23:06:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513599019 E-mail/Text: bankruptcy@cnj.org Apr 17 2017 23:06:13 Credit Union Of New Jersey,  
 1301 Parkway Avenue, Po Box 7921, Ewing, NJ 08628  
 513599018 +EDI: RMSC.COM Apr 17 2017 22:53:00 Carecredit/GECRB, 170 Election Road, Suite 125,  
 Draper, UT 84020-6425  
 513599020 +EDI: USBANKARS.COM Apr 17 2017 22:53:00 Firstar/US Bank, Us Bank Bankruptcy Dept,  
 Po Box 5229, Cincinnati, OH 45201-5229  
 513911089 EDI: RMSC.COM Apr 17 2017 22:53:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 513599021 EDI: RMSC.COM Apr 17 2017 22:53:00 GE Capital Retail Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 513599022 +EDI: RMSC.COM Apr 17 2017 22:53:00 GECRB, 950 Forrer Blvd, Dayton, OH 45420-1469  
 513599023 +EDI: RMSC.COM Apr 17 2017 22:53:00 Gecrb/smart Carpet, 950 Forrer Boulevard,  
 Kettering, OH 45420-1469  
 513599024 +EDI: RMSC.COM Apr 17 2017 22:53:00 Gemb/care Credit, Attn: bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 513599026 EDI: IRS.COM Apr 17 2017 22:53:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 514226911 EDI: JEFFERSONCAP.COM Apr 17 2017 22:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 514226912 EDI: JEFFERSONCAP.COM Apr 17 2017 22:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302  
 513599032 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 17 2017 23:06:21 Office of the U.S. Trustee,  
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513599033 +EDI: NAVIENTFKASMSERV.COM Apr 17 2017 22:53:00 Sallie Mae, Attn: Claims Department,  
 Po Box 9500, Wilkes-Barre, PA 18773-9500  
 513884481 +EDI: NAVIENTFKASMSERV.COM Apr 17 2017 22:53:00 Sallie Mae PC Trust, c/o Sallie Mae Inc.,  
 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
 513599035 +EDI: TDBANKNORTH.COM Apr 17 2017 22:53:00 Td Bank N.a., 32 Chestnut Street,  
 Lewiston, ME 04240-7799

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Apr 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516193670 EDI: USBANKARS.COM Apr 17 2017 22:53:00 U.S. Bank National Association,  
c/o U.S. Bank Home Mortgage, A Division of U.S. Bank NA, 4801 Frederica Street,  
Owensboro, Kentucky 42301  
513756838 EDI: USBANKARS.COM Apr 17 2017 22:53:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
P.O. BOX 5229, CINCINNATI, OH 45201-5229  
513599036 EDI: USBANKARS.COM Apr 17 2017 22:53:00 Us Bank, 4801 Frederica St, Owensboro, KY 42301  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513599025\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Branch,  
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)  
513603980 ##Mariner Finance, LLC, 3301 Boston St, Ste 201, Baltimore, MD 21224-4979  
TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlson on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ND  
dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joel R. Spivack on behalf of Joint Debtor Deborah Maxine Green joel@spivacklaw.com,  
admin@spivacklaw.com  
Joel R. Spivack on behalf of Debtor Philip Marvin Green joel@spivacklaw.com,  
admin@spivacklaw.com  
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Melissa N. Licker on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ND  
NJ\_ECF\_Notices@buckleymadole.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association  
ecf@powerskirn.com

TOTAL: 8